

In re:  
Michele Petrone  
Debtor

Case No. 12-17178-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: Virginia  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 19

Date Rcvd: Aug 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2018.

db +Michele Petrone, 1315 Ardsley Rd, Swarthmore, PA 19081-2802  
12919915 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC 27410  
12820049 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184  
13872467 Wilmington Savings Fund Society, PO Box 52708, Irvine, CA 92619-2708  
13027273 eCAST Settlement Corporation, PO Box 28136, New York NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Aug 30 2018 02:15:13 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 30 2018 02:14:34  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 30 2018 02:14:57 U.S. Attorney Office,  
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
12954808 EDI: BECKLEE.COM Aug 30 2018 06:03:00 American Express Bank, FSB, c/o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701  
12954809 EDI: BECKLEE.COM Aug 30 2018 06:03:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
12913627 +E-mail/Text: bncmail@w-legal.com Aug 30 2018 02:14:46 CERASTES, LLC,  
C/O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
12949794 EDI: BL-BECKET.COM Aug 30 2018 06:03:00 Capital One, N.A., c/o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701  
12820046 +E-mail/Text: bankruptcycollections@citadelbanking.com Aug 30 2018 02:15:20  
Citadel Federal Credit Union, 520 Eagleview Rd, Exton, PA 19341-1119  
12986512 EDI: ECMC.COM Aug 30 2018 06:03:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408  
13352888 EDI: JEFFERSONCAP.COM Aug 30 2018 06:03:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
ST CLOUD MN 56302  
12973717 EDI: PRA.COM Aug 30 2018 06:03:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
12930919 +EDI: RESURGENT.COM Aug 30 2018 06:03:00 PYOD, LLC its successors and assigns as assignee,  
of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
12929709 EDI: Q3G.COM Aug 30 2018 06:03:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
12929710 EDI: Q3G.COM Aug 30 2018 06:03:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12956737\* American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13270746\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Virginia  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 19

Date Rcvd: Aug 29, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2018 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor Residential Credit Solutions, Inc.  
ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
ANDREW SPIVACK on behalf of Creditor GMAC MORTGAGE, LLC paeb@fedphe.com  
ANDREW SPIVACK on behalf of Creditor OCWEN LOAN SERVICING, LLC paeb@fedphe.com  
BRIAN CRAIG NICHOLAS on behalf of Creditor Ditech Financial LLC bnicholas@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
CHRISOVALANTE FLIAKOS on behalf of Creditor Residential Credit Solutions, Inc.  
paeb@fedphe.com  
D. TROY SELLARS on behalf of Creditor OCWEN LOAN SERVICING, LLC D.Troy.Sellars@usdoj.gov  
HOWARD GERSHMAN on behalf of Creditor CAB East, LLC/Ford Motor Credit Company, LLC  
hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net  
JEANNE MARIE CELLA on behalf of Debtor Michele Petrone paralegal@lawbsc.com,  
pennduke@gmail.com  
JEROME B. BLANK on behalf of Creditor OCWEN LOAN SERVICING, LLC paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor GMAC MORTGAGE, LLC paeb@fedphe.com  
KEVIN G. MCDONALD on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a  
Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust  
bkgroup@kmllawgroup.com  
MATTEO SAMUEL WEINER on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a  
Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust  
bkgroup@kmllawgroup.com  
MATTHEW GREGORY BRUSHWOOD on behalf of Creditor OCWEN LOAN SERVICING, LLC paeb@fedphe.com  
ROBERT MICHAEL KLINE on behalf of Creditor Wilmington Savings Fund Society  
Pacer@squirelaw.com, rmklinelaw@aol.com  
SARAH K. MCCAFFERY on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a  
Christiana Trust, not individually but as Trustee for Premium Mortgage Acquisition Trust c/o  
Rushmore Loan Management Services smccaffery@squirelaw.com  
SARAH K. MCCAFFERY on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a  
Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust  
smccaffery@squirelaw.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 19

**Information to identify the case:**

Debtor 1 **Michele Petrone**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
  
Case number: **12-17178-amc**

Social Security number or ITIN **xxx-xx-2281**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michele Petrone

8/29/18

**By the court:**

**Ashely M. Chan**  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**